

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	Examiner: Paul W. Shumate
	:	
Gyan P. Sinha et al.	)	Group Art Unit: 3693
	:	
Application No.: 10/661,211	)	Confirmation No.: 7189
	:	
Filing Date: September 12, 2003	)	Attorney Docket No.: 14846-96
	:	
Title: METHOD AND SYSTEM FOR	)	
ESTIMATING A BUCKET	:	
TRANSITION DISTRIBUTION OF ONE	)	
OR MORE BONDS AND FOR	:	
EVALUATING CREDIT RISK OF	)	
COLLATERIZED DEBT	:	
OBLIGATIONS	)	

Mail Stop **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

June 8, 2009

**AMENDMENT**

Sir:

The following remarks, taken together with the claim amendments listed herein, are provided in response to the Office Action communication dated March 10, 2009, wherein the period for response expires on June 10, 2009. Accordingly, this response is considered timely filed.

Applicant respectfully submits herewith for consideration the following listed amendment parts, which are detailed in this paper pursuant to the requirements prescribed under 37 C.F.R. §1.121.

**AMENDMENT TO THE CLAIMS**, begin on page 2 of this paper.

**REMARKS**, begin on page 12 of this paper.